

INSURANCE, FUNDING & EMPLOYMENT



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Action Plan for People with Limb Loss (APPLL)



Limb loss is a significant medical, economic, social and public health issue.

People living with the loss or absence of a limb face discouraging obstacles when trying to obtain prosthetic care. Current changes in insurance coverage for prostheses threaten their ability to lead independent, productive lives that contribute to society, leaving them instead dependent on state and federal programs. Unable to afford prostheses, amputees are at risk for dangerous and costly secondary conditions.

Prostheses are now included in Durable Medical Equipment (DME) benefits. Third-party payers of these benefits make it increasingly difficult for amputees to afford artificial limbs by imposing unrealistic annual and lifetime caps such as:

- One limb per lifetime
- \$2,500 per lifetime
- \$500 per year.

Medicare is putting pressure on providers by freezing reimbursement at the 2003 level.

State Medicaid programs are threatening to cut coverage for prostheses.

To compound the problem, enrollment in prosthetic schools declined until recently, with some closing at a time when the number of amputations is expected to rise due to the near epidemic of obesity and diabetes.

The Amputee Coalition of America (ACA) has assumed the challenge to address and improve the health and care of people living with the loss or absence of a limb and those at risk for primary amputations or secondary conditions, including additional amputations.

The ACA is focusing on two main areas:

- Uniting patients, providers and manufacturers to identify ways to resolve access and coverage issues for prosthetics and care for all amputees in the U.S.
- Partnering with other health organizations to promote healthful lifestyles, which can prevent primary amputations and secondary conditions that can result in additional amputations.

Limb Loss Facts

- 1.6 million Americans live with limb loss/absence, according to an unpublished study by Johns Hopkins University
- Over 185,000 amputations are performed each year in the U.S.
- Over 1,000 Americans are born each year with limb differences
- The No. 1 cause of traumatic amputations in children is lawn mower accidents
- The number of amputations is expected to rise

Diabetes and Amputation: An Emerging Public Health Crisis

- 20.8 million Americans live with diabetes
- Approximately 1/3 of these are undiagnosed
- More than 65% of amputations performed on people age 50+ are due to diabetes or peripheral vascular disease
- 85% of these are preventable
- 41 million Americans exhibit pre-diabetic changes in diagnostic tests
- African Americans, Native Americans and Hispanic/Latino Americans have a very high incidence of diabetes

A Growing Threat to Coverage

- Third-party payers are eliminating or restricting coverage
- Medicare reimbursement is frozen
- Coverage is likely to be further reduced without conclusive, objective research to demonstrate the cost-effectiveness of appropriate healthcare and prosthetics

For more information or to join the effort, go to www.amputee-coalition.org/aca_advocacy.html or contact prossbach@amputee-coalition.org or lduncan@amputee-coalition.org

Note: No funding from the Centers for Disease Control & Prevention (CDC) is used to support ACA advocacy efforts. The views represented here do not necessarily represent the views of the CDC.

Ask the Information Specialist

Answers to Your Insurance and Social Security Questions

Compiled by the National Limb Loss Information Center (NLLIC)

1. I have been denied a prosthesis by my insurance company.

What should I do?

Denials of claims for a prosthesis are common. However, your insurance company should have a procedure in place for you to ask the company to reconsider its decision. Usually, the insurance company will require you to submit an appeal letter and other supporting documentation. Frequently requested information includes medical records and a statement from your treating physician. Samples of appeal letters and other useful information can be found at the following Web sites.

The Patient Advocate Foundation
www.patientadvocate.org/resources.php?p=36

Health Rights Hotline
www.hrh.org/cag/samintro.html

Claims Examiner Not Covered for Prosthesis
www.amputee-coalition.org/inmotion/jun_jul_97/examin.html

Reimbursement Issues: Appealing to Your Insurance Carrier
www.amputee-coalition.org/inmotion/summer_95/insurance.html

Prosthetic Costs
www.amputee-coalition.org/first_step/firststepv2_s3a08.html

When Your Insurance Claim Is Denied
www.amputee-coalition.org/inmotion/may_jun_03/denied.html

Reimbursement Issues: Persuasion + Persistence = Claims Approval
www.amputee-coalition.org/inmotion/feb_mar_96/reimbursement.html

2. I have applied for Social Security disability but have been denied. What should I do?

Social Security is a federal program that provides assistance to people with disabilities. Eligibility for disability benefits under Social Security is based on an inability to perform your previous job or to adjust to a new job because of your disability. Receipt of a denial letter indicates that you have been determined ineligible for benefits under these rules. If you receive a denial letter, however, don't be discouraged. Many applicants are denied Social Security benefits the first time they apply. Consider retaining a lawyer or other representative to help you with the appeals process. Additional information about procedures for appealing your eligibility determination can be found at the following Web sites.

Benefits For People With Disabilities
www.ssa.gov/disability

Your Right To Representation
www.ssa.gov/pubs/10075.html

Suggestions for Social Security Disability Applicants
www.amputee-coalition.org/fact_sheets/ssdapplicants.html

The Appeals Process
www.ssa.gov/pubs/10141.htm

Lawyers.com
www.lawyers.com

FindLaw
www.findlaw.com

3. Which health insurance plan is best for amputees?

Finding a good health insurance plan can be difficult. All policies are different so you will want to find a policy that fits your personal needs. You should start by gathering basic knowledge about insurance and deciding which benefits



are important to you. After doing this, you can compare plans. Some important things to consider are the services offered, the choice of providers, the location of care, and the cost of the plan. An important section of the policy to consider, as an amputee, is the coverage under Durable Medical Equipment. More information about health insurance can be found at the following Web sites.

Have You Read Your Insurance Policy Lately?
www.amputee-coalition.org/inmotion/may_jun_03/insurance.html

healthinsuranceinfo.net
www.healthinsuranceinfo.net

Toll-Free Numbers Provide Health Insurance Information
www.amputee-coalition.org/inmotion/aug_sep_97/tollfree.html

Choosing and Using a Health Plan
<http://personalinsure.about.com/gi/dynamic/offsite.htm?zi=1/XI&sdn=personalinsure&zu=http://www.ahcpr.gov/consumer/hlthpln1.htm>

National Association of Insurance Commissioners
www.naic.org/index.htm

Please contact the Amputee Coalition of America's National Limb Loss Information Center at 888/267-5669 for printed copies of any of this material.

A Guide to Advocating for Disability Insurance Benefits

Where to Look for Financial Security as You Plan a New Life

by Gerald B. Kagan, Esq., and Jeffrey J. Cain, MD

Faced with amputation, you expect the challenges of a changed body and the need for time to adapt to a multitude of new issues such as prosthesis use and pain management. However, you may not anticipate the added hurdles of a confusing disability insurance system.*



Such insurance is supposed to provide some financial security while you regain your physical and emotional equilibrium. Unfortunately, that is not always the case.

This article identifies possible sources of disability insurance benefits and information about dealing with the insurance companies that provide them. Obviously, the extent of your impairment and the progress of your adjustment will affect the role you play in seeking benefits.

The oft-quoted expression that “you are responsible for your own well-being” is particularly fitting in today’s hostile insurance environment. You cannot rely on your healthcare providers to be advocates – sometimes they need their own! You must be able to determine what benefits are available and how to maximize your chances of obtaining them. Your life is precious, and you must advocate on its behalf.

Insurance Benefits That May Be Available to You

Employer-Sponsored Plans. Review any benefit materials provided by your employer and question human resources personnel about the availability of disability benefits.

Private Insurance. Review the terms of any of your private insurance policies.

Social Security Act. This federal law provides benefits depending on your degree of disability and finances. Supplemental Security Income (SSI) benefits are available to those with little income and few assets. Social Security Disability Insurance (SSDI) benefits may be available if you can’t work. After two years of SSDI benefits, you are automatically eligible for Medicare, regardless of age. Such eligibility opens the door for coverage under the new Medicare drug coverage plans.



State Disability. A few states offer up to a year of short-term disability benefits. The payment amounts can be significant and are particularly helpful in those early months when you're adjusting to your new life. Call your state insurance department for information regarding benefits available to residents.

Basic Elements of the Law

A basic knowledge of the applicable rules affecting disability insurance will help you understand and anticipate some of the seemingly strange actions of insurance companies.

The Employee Retirement Income Security Act of 1974 (ERISA).

ERISA is a federal law that was originally designed to protect workers' pensions. Unfortunately, it has evolved over the past 30 years into a law that governs almost all employer-sponsored health and disability plans (which comprise about 90 percent of existing insurance). ERISA's provisions "trump" most conflicting state laws.

ERISA protects the insurer from third-party reviews of its benefits decisions, even if the insurer acted contrary to medical evidence. In those few cases in which it is eventually determined that a rejection of benefits was improper, the insurer can only be made to pay you what it should have already paid (plus, possibly, attorney fees). You cannot

recover additional damages for the company's wrongful conduct. Because of such "protection," the insurer's description and interpretation of your impairments and the type of work you can perform often bears little resemblance to the actual facts.

Treating Physician Rule. In 2003, the U.S. Supreme Court changed the rule that allowed many states to give preference to the opinions of your healthcare providers when considering benefit claims. Now, if your regular physician believes that you are unable to work, but the company's physician (whom you may never see) states otherwise, your claim may be "properly" denied.

The Health Insurance Portability and Accountability Act (HIPAA). HIPAA is a new law dealing with, among other things, the privacy of your records and documents. It can be used to your advantage, as will be shown later.

An understanding of available benefits and the rules that affect their consideration is no assurance that you'll actually succeed in getting the benefits. However, such knowledge empowers you and helps level the playing field with the insurer who may try to push its agenda to cut benefits, based on its belief that you will not stand up for your rights.

Some "Dos and Don'ts" of Advocacy

Insurance companies know that the deck is stacked against anyone who doesn't get benefits approved at the insurance company level. Therefore, you must carefully approach both your initial claim (usually decided by an insurance analyst who is under pressure to keep payments to a minimum) and your appeal of a denial or termination of benefits (which will be decided by people at the same insurance company that made the denial or termination). You must convince the insurer that your claim has merit and that you are entitled to your benefits. A well-planned strategy is imperative. Here's some basic information and hints regarding the steps to take and the traps to avoid when advocating for your benefits.

DO find a patient advocate, if appropriate. If you're not up to filing your own claim, or in all cases when an appeal is required, find an advocate. Your claim will be professionally handled, and the insurance company will know that you mean business. **HINT:** Find an advocate who won't charge you anything unless you receive your benefits.

DON'T talk "casually" to insurance company personnel who call you; limit the conversation and be careful what you say. Your seemingly innocuous comments could be used to cast doubt on your claim. **HINT:** Insist that conversations not be recorded. Ask the caller to speak to your advocate if you have one.

DO have your physician complete the Attending Physician Statement provided by the insurance company. **HINT:** The physician should only complete sections relevant to his or her specialty. For example, an internist should not respond to questions about a patient's "psychiatric impairments."

DON'T have your physician send office notes, if it can be avoided. Even physicians with your best interests at heart are often too busy to consider the consequences of what is scribbled in their files. The insurance company can and will take portions of the notes, often out of context, and use them as a basis for a denial. HIPAA may allow you to delay or avoid any such filings. **HINT:** Rather than sending notes, ask your physician to write a letter summarizing your condition and stating whether your disabilities prevent your return to work. Ask to review the letter before it is sent.

DO schedule regular appointments with your physician. Disability policies require that a patient remain under the regular care of a physician. Periodic examinations are a must. **HINT:** Determine an appropriate interval for regular appointments (monthly, for example), and schedule your next one before leaving the physician's office.

DON'T state emotional symptoms, such as anxiety and depression, as the cause of your disability. Benefits for disability caused by mental or emotional disorders

are strictly limited under most disability policies, and insurers will label your condition as "mental" or "somatoform" (psychosomatic) when possible. Almost everyone with a significant physical disorder will have some accompanying anxiety or depression, but they are not the main cause of your impairments.

HINT: If necessary, get a psychiatrist to rule out mental disease as the primary cause of your disability.

DO request and review a copy of the insurer's entire file about your claim, as well as other information permitted by ERISA, if your claim is denied. You may find information that you can use in your appeal. **HINT:** Check out your appeal rights independently of information given to you by the insurance company.

DON'T forget to ask everyone helping you with your claim to contact you before responding to a request from an insurance company or its agents. Companies may hire people to gather information about you, and you should be aware if this is occurring. **HINT:** Keep a diary of anything that seems unusual. Call 911 if you think that you're being

followed or watched.

There are other matters to be considered when filing a disability claim or appeal. Keep in mind that you may be "totally disabled" under the terms of a disability policy, even though you could soon begin a full, productive and exciting life.

As previously noted, your personal condition will often dictate how much advocacy you can handle and how much assistance you should seek. Remember, fairness doesn't always determine whether you will receive disability insurance benefits; all too often, the decision is based on whether the insurer can find a reason for denial. You don't want to unwittingly be the cause of that result.

** Note: This article deals only with insurance plans, not with obtaining federal and state benefits that may be available.*

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Vocational Rehabilitation

Helping People With Disabilities Define Career Goals, Find Employment

by Bill Dupes

Although many are still willing and eager to work, experienced workers are aging and retiring faster than they can be replaced. In fact, according to the U.S. Chamber of Commerce, American businesses could face a multimillion worker shortage by 2010.



As a result of these shortages, businesses may eventually have to turn to alternative labor pools, such as the growing population of aging baby boomers and people with disabilities, to fill many of these positions.

Deciding on a career is not always easy, however, for people of any age or ability, and these individuals might want to explore the education and employment options that might be available to them. Moreover, although the chance to get early positive work experience can be a critical part of career success, the chance to learn about education and employment opportunities and to get experience is rarely available to young people

with disabilities.

This may be where Vocational Rehabilitation (VR) can help.

What Is VR?

Vocational Rehabilitation is the national program for assisting eligible people with disabilities to define a meaningful career goal and become employed. Each state capital has a central VR agency and satellite offices throughout the state that can be found in the telephone directory under the STATE listing for Rehabilitative Services or Vocational Rehabilitation Services.

Who May Apply?

VR is an eligibility program, not an entitlement program. Decisions about eligibility and the services you may need are made on an individual basis. You may apply for the program if:

- You are legally eligible to work in the United States.
- You have a physical, mental or emotional disability.
- The disability keeps you from finding or keeping a job.
- You are willing and able to work.

How Does The Program Work?

VR accomplishes its mission through Vocational Counseling and Guidance, VR Services, Training and Education, and Job Placement.

1. Vocational Counseling and Guidance.

A counselor will work individually with you to provide support and assistance to reach your goal. The services you receive will depend on what you and your counselor agree is needed to help you become employed. This service helps you better understand your potential, set realistic job goals, change your job goal when needed, and learn good work habits. The information assessment process may include:

- Information about your disability, education, and social or family situation
- An evaluation of your knowledge, skills, abilities and interests
- An assessment of your work history, work habits, and work tolerances
- An evaluation of your assistive technology needs to determine necessary workplace accommodations.

2. VR Services. VR services are broadly defined as any goods or services needed to help you find employment. Following a diagnostic evaluation, you may receive one or more of the following services.

- **Assessment Services** identify your strengths and limitations through medical, psychiatric, social and psychological evaluation.
- **Vocational Assessment** identifies your interests, readiness for work, skills, and local job opportunities.

- **Counseling and Guidance** establishes an ongoing relationship between you and the counselor as you explore the evaluation results and develop a realistic work plan.

- **Restoration** increases your work potential through medical treatments.

- **Job Preparation** helps you develop work skills through volunteer experience, on-the-job training, vocational education or classroom training.

- **Support Services** may include transportation assistance, buying tools or equipment, or support for independent living.

- **Job Placement** assists in developing work opportunities and finding a job suited to your interests and abilities.

- **Independent Living Services** provide evaluations and services that can help you deal with daily living issues that can affect your employment goals. Examples include accessing community resources, self-advocacy, money management, and personal organization skills.

- **Assistive Technology Services** can help in the evaluation, selection, and acquisition of a device or equipment to improve your work potential.

3. Training and Education. A number of training options are available, depending on your abilities and goals.

- **On-the-Job Training**

- **Self-Employment** offers unmatched flexibility to accommodate a disabling condition. Supporting services include:

- Feasibility studies/market research
- Advice from business and marketing consultants
- Assistance in acquiring start-up funds or buying equipment.

- **Supported Employment**, in more severe cases, may be available to you and/or your employer to provide intensive support in accessing and performing the job, both on and off the job site.

- **Short-Term Vocational Training** is designed for students who wish to enter the job market quickly. The curriculum may require anywhere from a few hours to two years.

- **College Education.** VR agencies can provide a variety of assistance depending on your financial needs. First, however, you must apply for financial aid from the college you plan to attend. Any resulting financial aid award must be used toward the cost of your education before VR can pay any school-related costs.

4. Job Placement. Though the VR program helps individuals become job-ready, it is not an employment agency. When you are ready, you will need to look for a job just like people without disabilities. However, VR will help you in your search. For example, VR will help you find job leads, fill out applications, write a resume, or practice for and set up job interviews. In addition, VR can help you deal with disability issues at work, such as:

- Learning what to say about your disability to interviewers, your employer, or co-workers
- Negotiating with an employer for any changes to your job duties, worksite modifications, or devices needed due to your disability.



EMPLOYMENT RESOURCES

Student Transition Programs

Transition programs provide support and guidance to students with disabilities as they move from high school to the workplace. These programs can help students identify career interests and learn about the skills and training needed to prepare for careers in those fields.

HEATH Resource Center

800/544-3284

www.heath.gwu.edu

National Center on Secondary Education and Transition

www.ncset.org

National Dissemination Center for Children with Disabilities

National Directory

www.nichcy.org/pubs/outprint/nd22.pdf

Resources for Adults with Disabilities

www.nichcy.org/pubs/transum/adult.pdf

National Transition Network

ici2.umn.edu/ntn

Seniors

Some employment services are designed to increase older workers' employment opportunities in the general labor market and in community service. Income-eligible individuals 55 and older are recruited, trained and referred to job openings with local employers with the ultimate goal to place them in nonsubsidized employment.

Administration on Aging

www.aoa.gov

Senior Community Service Employment Program (SCSEP)

www.doleta.gov/seniors/HTML_Docs/Docs/AboutSCSEP.cfm

AARP

www.aarp.org/money/careers

Experience Works

www.experienceworks.org

The National Caucus and Center on Black Aged, Inc.

www.ncba-aged.org/#

Senior Service America

www.seniorserviceamerica.org

Cool Works

www.coolworks.com/older-bolder

Veterans

The Department of Veterans Affairs (VA) offers income, medical, educational and VR services to qualified veterans.

Department of Veterans Affairs (VA)

www.va.gov

Center for Veterans Enterprise

www.vetbiz.gov

Disability Employment

In Home Products: Employment and Education Resources

www.inhomeproducts.com/Employment.html

Just One Break

www.justonebreak.com

Job Accommodation Network

www.jan.wvu.edu/links/employ.htm#

WORKSUPPORT.COM

www.worksupport.com

Vocational Rehabilitation State Offices

janweb.icdi.wvu.edu/sbses/VOCREHAB.HTM

Federal Employment of People with Disabilities

www.opm.gov/disability

America's Career InfoNet

www.acinet.org/acinet

America's Job Bank

www.ajb.org

CareerOneStop

www.careeronestop.org

Job-Hunt.Org

www.job-hunt.org

JobAccess

www.jobaccess.org

STUDENT AID RESOURCES



American Association of People with Disabilities

www.aapd.com/links/linkscholarshipawards.php

FastWeb

www.fastweb.com

FinAid

www.finaid.org/otheraid/disabled.phtml

Financial Aid for Students With Disabilities

www.parentsinc.org/finaid/finaid.html

Higher Education and Adult Training for People with Handicaps

800/544-3284

www.heath.gwu.edu

International Center for Disability Resources on the Internet

919/349-6661

www.icdri.org/Financial%20Aid/finaid.htm

Stepping Back Into Life, Inc.

www.LOIGNON.org

Two Good Legs to Stand On

by Rick Bowers

If anybody tries to tell you that amputees can't do a certain kind of work, you might want to kindly refer him or her to Jim "Rambo" Ramage. A bilateral lower-extremity amputee, Jim does the type of difficult manual labor that most able-bodied men couldn't succeed at – heavy equipment repair and welding. To do this job as an amputee, Jim simply requires two things – the right attitude and the right prostheses.

Fortunately, he has both.

Becoming an Amputee

Jim became an amputee almost seven years ago in 1999 when he was 51. He was outside his shop – Rambo Welding in Harmony, Pennsylvania – moving a bulldozer part that weighed more than 1,500 pounds when the accident occurred. While he was trying to make sure the part was properly hooked onto the truck crane it was attached to, the part came loose and hit Jim with such an impact that it knocked him several feet through the air.

"I remember lying there in the gravel alone, busted up with a broken collar bone, a ruptured spleen, and two mangled legs," Jim recalls. "I was in a lot of pain and trying to 'holler' but not much was coming out."

One of his employees, Jeff Prady, heard the thud and came out to see what was happening. After Jeff called 911, an ambulance arrived quickly, and within 30 minutes, Jim was on his way by helicopter to Presbyterian Hospital in Pittsburgh where he received 10 pints of blood.

Jim's legs could not be saved, however. That night, his left leg was amputated above the knee, and his right leg was amputated below the knee. In addition, his ruptured spleen was removed.

The Love of a Good Woman

When Jim regained consciousness and realized that he had lost both legs, the first thing he asked his wife, Deb, was, "Do you still love me?"

"I was just so happy that he was alive," Deb says. "I told him that he was about to learn what love really is. I took my marriage vows seriously,

for better or worse. My children were 4, 6 and 8 years old when I married Jim. He stuck by me and helped me raise and provide for them. So how could I run out on him when he needed me? I like to think we're like swans. They mate for life and stick by each other's side."

Jim still jokes that the first thing Deb actually did



was check out his life insurance policy.

"I did not," Deb says, laughing.

In reality, the incident has actually strengthened their 22-year marriage, they say. Like many couples who have been together a long time, they talk at the same time, seeming to know what the other is thinking and even finishing each other's sentences now and then. The banter between them is loving and gentle, and humor plays an important part in their relationship. It's clear that this union, the second marriage for both, is alive and well.

"I wouldn't have made it without her," Jim says. "When I got down, she boosted me up."

Recovery

Five days after his amputations, Jim was transferred to Harmarville Rehabilitation Hospital to begin his recovery process. "I walked out of the rehab hospital 35 days later on new legs," Jim says.

For a while, Jim used two special canes when he walked. Then, one day, his surgeon – knowing that challenge motivated Jim – challenged him to give up one of them.

"So, I did," Jim says. "In June, I walked into his office with just one regular cane. You don't tell me I can't do something." After eight months of physical therapy, he partly gave up the other cane as well. He still uses one at times but not in "familiar territory" like his shop.

Still a Struggle

Though Jim has dealt well with his limb loss, it hasn't been easy.

Fortunately, about six weeks before Jim's accident, he had incorporated his business; otherwise, he wouldn't have been able to apply for worker's compensation, and things would have been a lot worse for him. Perhaps the business would have been ruined.

"I was depressed and confused and scared at times," he admits. "My biggest concern was that I wouldn't be able to stand for an hour at a time. How could I work if I couldn't stand? How could

I support my family? What kind of life would I have?"

The mild depression finally lifted when he went back to running his business eight months after the accident, but it was at least a year before Jim was steady on his feet again. "I couldn't have made it without Deb," he repeats.

A Man With a Work Ethic

Deb helped with the business while Jim was recovering, and she even donned a hard hat at times and helped out around the shop.

"It wasn't easy," Deb says, "but I knew that with Jim's strong work ethic (his father gave him that) and his strong mind, he'd be back at work soon." In fact, when Jim's customers worried that he would have to go out of business, Jim went to an Open House for his best customer just three and a half weeks after his accident to ensure them that he'd be back. He was in a wheelchair and wearing shorts.

Even though it was difficult, he wanted to stick with the career he had always known and to continue his business. He wasn't interested in re-training for a desk job. It just wasn't him.

Using Technology

Jim received a \$50,000 grant from Vocational Rehabilitation in June 2000 that helped him get both a computerized burning table that cuts shapes in steel and a forklift with hand controls. He also used the money to learn AutoCAD, a computer program that enables him to draw shapes on a computer and then send them to the burning table. This technology has helped him greatly.

Since returning to work, Jim has become a legend. "I'm gonna have Rambo do it," customers and prospective customers say. "Look at him go!"

"I'm still stubborn," Jim says. "I still try to do things myself. Whether it's changing an engine in a truck or fixing a bulldozer, I still find a way to get it done myself."

Getting Help, Helping Others

Looking back, Jim and Deb say that the Amputee Coalition of America (ACA) is the thing that helped them most after Jim lost his legs. Since learning about the ACA, they've attended every ACA conference since 1999, except one when Jim was ill, and have taken advantage of ACA literature.

Jim is now a member of the Western Pennsylvania Amputees Unlimbited support group, and the couple take great pleasure in helping new amputees.

Going through amputation and recovery has made Jim a better person, Deb says. "He's not afraid to cry now."

"Yes," Jim says. "I'm softer, more caring, and enjoy things more."

What If?

It's easy to wonder, though, what might have become of Jim's business and his life if he had not been able to get the prostheses he needed to be able to walk and work again. Would he have been able to return to his business or would he have lost everything – his work, his dreams, and his pride?

Fortunately, Jim and Deb never had to find out. Thanks to excellent insurance (worker's compensation), Jim was able to get back what he needed – two good legs to stand on.



Opening Doors to the Workplace for People With Disabilities

by Rick Bowers

When Frank (not his real name) was hired to work for a national nonprofit organization, he quickly realized that he would need special equipment to do his daily work.



A bilateral upper-limb amputee who wears artificial limbs with split hooks, Frank was unable to use a regular computer keyboard and mouse efficiently – and a large part of his job required him to do so. Fortunately, although neither he nor his new supervisor knew exactly how to solve the problem, they were both willing to find out what it would take to help him succeed in his job.

A consultant at the Alliance for Technology Access (ATA), a nonprofit organization that helps people with disabilities reach their potential through assistive technology, told Frank and his supervisor about a special keyboard that he thought would work for Frank. Frank's company purchased one of the devices, and Frank is still using it today. It cost approximately \$300 and was the only special accommodation Frank needed to do his job.

The ADA

Fortunately for Frank and other amputees, the Americans with Disabilities Act (ADA), which was passed in 1990 and prohibits discrimination against people with disabilities, requires employers with 15 or more employees to provide "reasonable accommodation" to employees with disabilities to help them perform their jobs unless it would cause the employer "undue hardship" (*Job-Hunting for the So-Called Handicapped or*

People Who Have Disabilities).

Reasonable accommodation, according to ADA guidelines, generally means any modification or adjustment that will enable a qualified person with a disability to apply for a job, to perform its essential functions, or to enjoy the rights and privileges of the job at the same level as those employees without a disability.

Obstacles that may need to be overcome through special accommodations may include procedural barriers such as work and break times and physical barriers such as inaccessible equipment or workplace facilities. Reasonable accommodations might include providing such devices as speech-recognition software or special keyboards for people who only have one arm, providing access to workplace lunchrooms and restrooms for people in wheelchairs, or modifying a person's work schedule to allow him or her to take more breaks or attend physical therapy.

The Job Interview

If you are an amputee seeking employment, there will inevitably come a time when you will have to go to a company for a personal interview. Though interviews are stressful for everyone, if you have a disability, especially a visible one, it can be even more difficult. As the employer speaks to you, perhaps you will feel that he or she is trying to

determine how your disability will affect your ability to handle the job. He or she may also be trying to figure out how much money your disability will cost the company – how much the company will have to spend to provide “reasonable accommodations” to help you do your job. In fact, employers might not be willing to hire a person with a disability for fear that such accommodations are going to be extremely expensive.

Of course, this is not the reason they will give for not hiring you; they’ll just make sure to find someone more qualified.

The Statistical Reality

Fortunately, providing “reasonable accommodations” is rarely a hardship for a company. The keyboard Frank needed cost only \$300. And that’s not unusual.

The Job Accommodation Network (JAN), for example, has shown that 15 percent of accommodations required for people with disabilities cost nothing, 51 percent cost between \$1 and \$500, 12 percent cost between \$501 and \$1000, and only 22 percent cost more than \$1000. Moreover, Francine Tishman, former executive director of the National Business and Disability Council, says that more than half cost less than \$100 (*Americans with Disabilities at Work*).

In addition, although an employer might expect to have to provide an expensive accommodation, such as installing a lower water fountain for an employee in a wheelchair, the accommodation might be provided less expensively by installing a paper cup dispenser next to the higher water fountain used by other employees. By using creative thinking, it is often possible to find a more economical way to satisfy the reasonable accommodation requirement.

Making It Easier

JAN, a free consulting service of the Office of Disability Employment Policy (ODEP) of the U.S. Department of Labor,



Jeff A. Zeller became an ABC-certified prosthetist after losing his leg below the knee to a drug- and alcohol-impaired driver.

provides people with disabilities, employers, and other interested parties information about accommodations to help people with disabilities acquire and keep jobs.

When an employer or employee doesn’t know how to solve a problem that is impeding the work of someone with a disability, JAN consultants – like the ATA did for Frank – can help him or her come up with solutions for specific situations.

In addition to providing solution ideas, numerous organizations even provide funding for accommodations (see www.jan.wvu.edu/links/funding.htm), and the government offers tax incentives to employers to encourage them to be willing to make accommodations (see www.jan.wvu.edu/links/ADAtam1.html#III).

“Every state has vocational rehabilitation agencies whose sole purpose is to assist people with disabilities to obtain the skills, training and confidence necessary to enable them to take their rightful place in the economy,” says the Council of State Administrators of Vocational Rehabilitation (CSAVR). These agencies might also provide assistive technology, personal care attendants, a prosthesis, a wheelchair, a lift, adaptive driving

equipment or transportation to help consumers perform their work duties. (*For more information about vocational rehabilitation, see pages 78-82*).

With the ADA on our side, the low cost of most accommodations, and help from organizations and the government in finding and paying for accommodations, employers really have little to fear. It’s only a matter of letting them know.

For more information on accommodations and adaptive technology that might help you, please contact the following:

Alliance for Technology Access

Phone: 707/778-3011
www.ATAccess.org

Job Accommodation Network (JAN)

Phone: 800/526-7234
www.jan.wvu.edu

RESNA Technical Assistance Project

Phone: 703/524-6686
www.resna.org/taproject/index.html

Vocational Rehabilitation State Offices

<http://janweb.icdi.wvu.edu/SBSES/VOCREHAB.HTM>